

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Christopher Fisher  
Tina Fisher  
Debtor(s)

Case No. 16-02879-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Oct 07, 2020

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:**

Recip ID	Recipient Name and Address
db/jdb	+ Christopher Fisher, Tina Fisher, 1221 North Seventh Street, Lebanon, PA 17046-4303
4810637	+ AES/PNC Education, PO Box 61047, Harrisburg, PA 17106-1047
4810641	+ Bradley Fisher, 1221 North Seventh Street, Lebanon, PA 17046-4303
4810644	+ Capital One/Boscov's, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
4810651	+ Comenity Capital/Boscov's, PO Box 182120, Columbus, OH 43218-2120
4810653	+ Discover Personal Loans, 502 East Market St, Greenwood, DE 19950-9700
4810654	+ Good Samaritan Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
5263701	+ JPMorgan Chase Bank, National Association, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4810656	+ Lancaster Neuroscience Spine, 1671 Crooked Oak Drive, Lancaster, PA 17601-4273
4810657	+ Lebanon EMA, c/o B & B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
4810658	+ Lebanon Imaging Associates, P.C., PO Box 371863, Pittsburgh, PA 15250-7863
4829982	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., Met Ed, FirstEnergy, 331 Newman Springs Rd Bldg 3, Red Bank, NJ 07701
4810661	+ MS Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
4810662	+ MSHMC Physicians Group, PO Box 643313, Pittsburgh, PA 15264-3313
4810660	Met Ed, Post Office Box 3687, Akron, OH 44309-3687
4810636	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4815669	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
4810664	+ Penn State Hershey, c/o Bureau of Account Management, 3607 Rosemont Avenue, Camp Hill, PA 17011-6943
4810671	#+ WellSpan Good Samaritan Hospital, PO Box 4217, Lancaster, PA 17604-4217

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: ECMC.COM	Date/Time	Recipient Name and Address
cr		Oct 07 2020 23:08:00	Educational Credit Management Corporation (ECMC), P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ EDI: PRA.COM	Oct 07 2020 23:08:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4810638	+ Email/Text: servicing@afcfirst.com	Oct 07 2020 19:09:00	AFC First Financial Corporation, PO Box 824926, Philadelphia, PA 19182-4926
4810639	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 07 2020 19:09:00	Berks Credit & Coll, PO Box 329, Temple, PA 19560-0329
4810640	+ EDI: CITICORP.COM	Oct 07 2020 23:08:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4810642	EDI: CAPITALONE.COM	Oct 07 2020 23:08:00	Capital One Bank Usa N, PO Box 85015, Richmond, VA 23285-5075

4826909	EDI: CAPITALONE.COM	Oct 07 2020 23:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4810643	+ EDI: CAPITALONE.COM	Oct 07 2020 23:08:00	Capital One/Boscov's, 26525 N Riverwoods Boulevard, Mettawa, IL 60045-3440
4851752	+ Email/Text: bankruptcy@cavps.com	Oct 07 2020 19:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4810649	+ EDI: CITICORP.COM	Oct 07 2020 23:08:00	Citicards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
4810650	+ EDI: WFNNB.COM	Oct 07 2020 23:08:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
4810652	EDI: DISCOVER.COM	Oct 07 2020 23:08:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
4812650	EDI: DISCOVER.COM	Oct 07 2020 23:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4813977	+ EDI: DISCOVERPL	Oct 07 2020 23:13:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
4916832	EDI: ECMC.COM	Oct 07 2020 23:08:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
4916833	EDI: ECMC.COM	Oct 07 2020 23:08:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
4810635	EDI: IRS.COM	Oct 07 2020 23:08:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4810645	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	Chase Bank Usa, NA, 201 N. Walnut St/De1-1027, Wilmington, DE 19801
4810646	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	Chase Bank Usa, NA, PO Box 15298, Wilmington, DE 19850
4810647	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	Chase Card, PO Box 15298, Wilmington, DE 19850
4810648	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
4810655	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	JP Morgan Chase Bank, PO Box 24696, Columbus, OH 43224
4897488	EDI: JPMORGANCHASE	Oct 07 2020 23:08:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
4845721	Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2020 19:38:09	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4810659	+ Email/Text: Bankruptcies@nragroup.com	Oct 07 2020 19:09:00	Lebanon Imaging Associates, PC, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4843516	+ EDI: MID8.COM	Oct 07 2020 23:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
4841502	+ EDI: AGFINANCE.COM	Oct 07 2020 23:08:00	ONEMAIN FINANCIAL, 605 MUNN ROAD, FT. MILL, SC 29715-8421
4810663	+ EDI: AGFINANCE.COM	Oct 07 2020 23:08:00	Onemain Financial, 1000 Carlisle St Suite 14B, Hanover, PA 17331-1121
4855680	EDI: PRA.COM	Oct 07 2020 23:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4949374	+ EDI: PRA.COM		

4949373	+ EDI: PRA.COM	Oct 07 2020 23:08:00	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
4831039	EDI: Q3G.COM	Oct 07 2020 23:08:00	Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
4831038	EDI: Q3G.COM	Oct 07 2020 23:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4810665	+ EDI: SALLIEMAEBANK.COM	Oct 07 2020 23:13:00	Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
4813821	EDI: STFM.COM	Oct 07 2020 23:08:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
4810666	+ EDI: STFM.COM	Oct 07 2020 23:08:00	State Farm Fncl Svcs F, 3 State Farm Plaza, Bloomington, IL 61791-0002
4810667	+ EDI: RMSC.COM	Oct 07 2020 23:08:00	Syncb/Care Credit, 950 Forrer Boulevard, Kettering, OH 45420-1469
4810668	+ EDI: RMSC.COM	Oct 07 2020 23:08:00	Syncb/Old Navy Dc, Po Box 965005, Orlando, FL 32896-5005
4810669	+ EDI: RMSC.COM	Oct 07 2020 23:08:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
4817238	EDI: WFFC.COM	Oct 07 2020 23:08:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657
4810670	+ EDI: WFFC.COM	Oct 07 2020 23:08:00	Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
jdb	*+	Tina Fisher, 1221 North Seventh Street, Lebanon, PA 17046-4303

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed

**below:**

<b>Name</b>	<b>Email Address</b>
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Gary J Imblum	on behalf of Debtor 2 Tina Fisher gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Plaintiff Christopher Fisher gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Christopher Fisher gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Plaintiff Tina Fisher gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
James Warmbrodt	on behalf of Creditor JPMorgan Chase Bank National Association bkgroup@kmllawgroup.com
Joseph P Schalk	on behalf of Creditor JPMorgan Chase Bank National Association joseph.schalk@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov
Joshua I Goldman	on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Thomas I Puleo	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	Christopher Fisher	Social Security number or ITIN    xxx-xx-8916
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	Tina Fisher	Social Security number or ITIN    xxx-xx-1031
	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number:    1:16-bk-02879-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Fisher  
aka Chris Michael Fisher

Tina Fisher

10/7/20

**By the court:** Henry W. Van Eck  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**